

APPENDIX A

PO BOX 2629
SUWANEE, GA 30024
ADDRESS SERVICE REQUESTED

866-990-9961

Stewart & Associates, P.C.

ATTORNEYS AT LAW

Thomas L. Barnard, Esq
Licensed in California and Georgia only

May 23, 2007

ROMAN A URBANIAK

Redacted

Our Client/Current Creditor:
Original Creditor:
Current Account Number:
Balance as of today:

CREDIGY RECEIVABLES INC.
METRIS

Redacted
\$20,706.00

As our previous correspondence to you has indicated, your past-due account has been referred to our office for handling. Despite our prior effort to resolve your past-due debt amicably, we have no indication that you intend to honor and repay your outstanding obligation. We hope that you will arrange payment of this debt. However, if you fail to do so, our client intends to enforce your outstanding obligation in court.

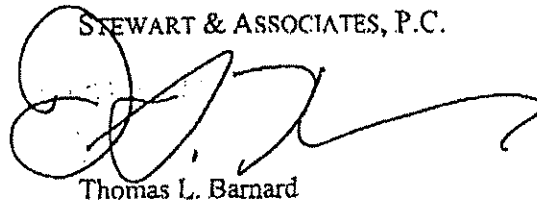
Although no attorney has reviewed your specific account to date and no suit has yet been filed against you, please be advised that if you do not contact us and arrange a repayment plan acceptable to us within ten (10) days of delivery of this letter, we have been authorized by our client to refer this matter to an attorney licensed in your state for the filing of a lawsuit against you.

If the lawsuit is filed, our client will seek to recover attorneys' fees, court costs, and any other costs if permitted by law or contract. If our client obtains a judgment against you, it may seek to enforce the judgment by all means allowed by law.

Please contact our office immediately at 866-990-9961 if you would like to settle this matter.

Sincerely,

STEWART & ASSOCIATES, P.C.



Thomas L. Barnard

NOTICE: PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

This is a communication from a debt collector. This is an attempt to collect a debt.
Any information obtained will be used for that purpose.

FED_EX_NL_SSA

Your calls may be monitored for quality assurance purposes. The information listed in this letter does not contain a complete list of the rights consumers have under state and federal law.

Regular office hours: Monday – Wednesday 8 a.m. to 11 p.m. EST, Thursday 8 a.m. to 9 p.m. EST, Friday 8 a.m. to 5 p.m. EST and Saturday 8 a.m. to 3 p.m. EST.

NOTICES TO RESIDENTS OF CALIFORNIA: As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. But we will not submit a negative credit report to a credit reporting agency about this credit obligation until the expiration of the time period described on the front of this letter.

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

NOTICE TO RESIDENTS OF COLORADO: FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.AGO.STATE.CO.US/CAB.HTM.

NOTICE TO RESIDENTS OF MAINE: Address/Telephone number of agency's licensed location: 3950 Johns Creek Court, Suwanee, Georgia 30024; 1-866-990-9961. Hours of Operation: Monday – Wednesday 8 a.m. to 11 p.m. EST, Thursday 8 a.m. to 9 p.m. EST, Friday 8 a.m. to 5 p.m. EST and Saturday 8 a.m. to 3 p.m. EST.

NOTICE TO RESIDENTS OF MASSACHUSETTS: *Notice of Important Rights*
YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE COLLECTION AGENCY.

NOTICE TO RESIDENTS OF MINNESOTA: This collection agency has been certified as being exempt from licensing by the Minnesota Department of Commerce. The full name of this collection agency as it appears on the Minnesota exemption certificate is Credigy Services Corp.

NOTICE TO RESIDENTS OF NEW YORK CITY: New York City Department of Consumer Affairs License Number: 1158518.

NOTICE TO RESIDENTS OF NORTH CAROLINA: You are hereby notified that you are not legally obligated to make a written statement, acknowledgment, or waiver of legal rights regarding any debt if you have been declared bankrupt or if said debt is barred by the statute of limitations. N.C. Gen. Stat. § 58-70-115(1).

NOTICE TO RESIDENTS OF TENNESSEE: This collection agency is exempt from licensing by the Collection Service Board of the Department of Commerce and Insurance as a non-resident collection agency.

NOTICE TO RESIDENTS OF UTAH: As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit agency if you fail to fulfill the terms of your credit obligations.

NOTICE TO RESIDENTS OF WISCONSIN: This collection agency is exempt from licensing by the Office of the Administrator of the Division of Banking, Department of Financial Institutions, P.O. Box 7876, Madison, Wisconsin 53707, as an out-of-state collection agency.

*SSA_DUNNING

APPENDIX B

STEWART & ASSOCIATES, P.C.

ATTORNEYS AT LAW

Jacob M. Zuniga, Esq.
Licensed in California only

P.O. BOX 2629
SUWANEE, GA 30024

(866) 990-9964

September 07, 2006

Peter N Brown
[REDACTED]
[REDACTED]

Our Client/Current Creditor: Credigy Receivables Inc.
Original Creditor: Chase
Original Account Number: [REDACTED] 46
Balance as of Today: \$29,815.06

As our previous correspondence to you has indicated, your past-due account has been referred to our office for handling. Despite our prior effort to resolve your past-due debt amicably, we have no indication that you intend to honor and repay your outstanding obligation. We hope that you will arrange payment of this debt. However, if you fail to do so we intend to enforce your outstanding obligation in court.

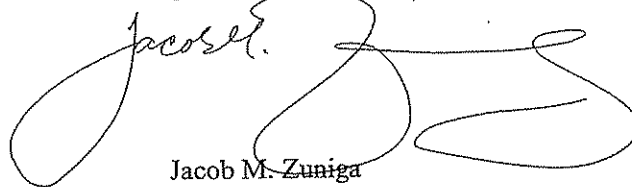
Although we have not yet filed suit against you, please be advised that if you do not contact us and arrange a repayment plan acceptable to us within ten (10) days of delivery of this letter, we intend to initiate the process of filing the enclosed lawsuit by a Stewart & Associates attorney licensed in your state.*

If the lawsuit is filed, we will seek to recover, on behalf of our client, attorneys' fees, court costs, and any other costs if permitted by law or contract. If our client obtains a judgment against you, it may seek to enforce the judgment by all means allowed by law.

Please contact our office immediately at 866-990-9964 if you would like to settle this matter.

Sincerely,

Stewart & Associates, P.C.


Jacob M. Zuniga

Enclosure

*The attached lawsuit is a draft copy. The lawsuit that may be filed against you will contain all applicable exhibits and may seek additional interest accrued since the date of this letter.

NOTICE: PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

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WILL BE USED FOR THAT PURPOSE. THIS IS A COMMUNICATION FROM A
DEBT COLLECTOR.

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NOTICE TO RESIDENTS OF NEW YORK CITY: New York City Department of Consumer Affairs License Number: 1151635.

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ATTORNEYS AT LAW

Jacob M. Zuniga, Esq.
Licensed in California only

P.O. Box 2629
SUWANEE, GA 30024

(866) 990-9964

November 07, 2006

Matthew Daniel Hill
[REDACTED]
[REDACTED] IL [REDACTED]

Our Client/Current Creditor: Credigy Receivables Inc.
Original Creditor: Discover Card
Original Account Number: [REDACTED]-6158
Balance as of Today: \$ 3,262.79

As our previous correspondence to you has indicated, your past-due account has been referred to our office for handling. Despite our prior effort to resolve your past-due debt amicably, we have no indication that you intend to honor and repay your outstanding obligation. We hope that you will arrange payment of this debt. However, if you fail to do so we intend to enforce your outstanding obligation in court.

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EXHIBIT

A

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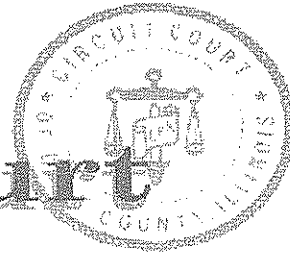
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APPENDIX C

Dorothy Brown

Clerk of the Circuit Court

Cook County

*Division: Civil***Click on Case Number for Case Information Summary**

Name Search Results for: CREDIGY

<u>Case Number</u>	<u>Plaintiff</u>	<u>Defendant</u>	<u>Date Filed</u>
2007-M1-256738	CREDIGY RECEIVABLE	DAUSINAS FRANK G	12/27/2007
2007-M1-256739	CREDIGY RECEIVABLE	FORD KAREN A	12/27/2007
2007-M1-256740	CREDIGY RECEIVABLE	JONES DOROTHY M	12/27/2007
2007-M1-256741	CREDIGY RECEIVABLE	KARALIS MICHAEL C	12/27/2007
2007-M1-256742	CREDIGY RECEIVABLE	CARTER DAWN	12/27/2007
2007-M1-256743	CREDIGY RECEIVABLE	CAMPBELL EDWARD	12/27/2007
2007-M1-256744	CREDIGY RECEIVABLE	CHAMPAGNE SONIA	12/27/2007
2007-M1-256745	CREDIGY RECEIVABLE	DUNAEVSKY MARK	12/27/2007
2007-M1-256746	CREDIGY RECEIVABLE	MCCLAIN PATRICK J	12/27/2007
2007-M1-256747	CREDIGY RECEIVABLE	DAVIS OTISA J	12/27/2007
2007-M1-256748	CREDIGY RECEIVABLE	MAHALKO PAUL	12/27/2007
2007-M1-256749	CREDIGY RECEIVABLE	BROWN MOSES	12/27/2007
2007-M1-256750	CREDIGY RECEIVABLE	KOEHN BETH C	12/27/2007
2007-M1-256751	CREDIGY RECEIVABLE	WASHINGTON SHANI J	12/27/2007
2007-M1-256146	CREDIGY RECEIVABLE	COLEMAN LEROY	12/26/2007
2007-M1-256147	CREDIGY RECEIVABLE	BILY BEVERLY	12/26/2007
2007-M1-256148	CREDIGY RECEIVABLE	SIMPSON PETRA	12/26/2007
2007-M1-256149	CREDIGY RECEIVABLE	ACEVEDO MARTHA	12/26/2007
2007-M1-256150	CREDIGY RECEIVABLE	GARITE JEAN G	12/26/2007
2007-M1-256151	CREDIGY RECEIVABLE	BOWERS GRAFTON F	12/26/2007
2007-M1-256152	CREDIGY RECEIVABLE	DOMANOWSKI ANDRZEJ	12/26/2007
2007-M1-256153	CREDIGY RECEIVABLE	MONTGOMERY SARAH	12/26/2007
2007-M1-256154	CREDIGY RECEIVABLE	COLBERT QUINESHA S	12/26/2007
2007-M1-256155	CREDIGY RECEIVABLE	MARTINEZ ALOYSE M	12/26/2007

2007-M1-256157	CREDIGY RECEIVABLE	GARCIA GLORIA	12/26/2007
2007-M1-256159	CREDIGY RECEIVABLE	GLOTZER GAIL M	12/26/2007
2007-M1-256160	CREDIGY RECEIVABLE	WATSON WILLIAM	12/26/2007
2007-M1-256161	CREDIGY RECEIVABLE	MADULARA CECILIA Y	12/26/2007
2007-M1-256162	CREDIGY RECEIVABLE	BLAZIER STEVEN C	12/26/2007
2007-M1-256163	CREDIGY RECEIVABLE	HACKNEY MICHAEL S	12/26/2007
2007-M1-256164	CREDIGY RECEIVABLE	POULOS RICK T	12/26/2007
2007-M1-256165	CREDIGY RECEIVABLE	GRANT MATTIE E	12/26/2007
2007-M1-256166	CREDIGY RECEIVABLE	GIBSON SHIRLEY L	12/26/2007
2007-M1-256167	CREDIGY RECEIVABLE	RUBENSTEIN ALAN	12/26/2007
2007-M1-256168	CREDIGY RECEIVABLE	BELLO MUYINAT A	12/26/2007
2007-M1-256169	CREDIGY RECEIVABLE	STAMPLEY GLORIA P	12/26/2007
2007-M1-256170	CREDIGY RECEIVABLE	BERNARD TIFFANY D	12/26/2007
2007-M1-256172	CREDIGY RECEIVABLE	PULPHUS RUFUS TERR	12/26/2007
2007-M1-256173	CREDIGY RECEIVABLE	ALTKEN TYRONE	12/26/2007
2007-M1-256174	CREDIGY RECEIVABLE	COLEMAN FAYE M	12/26/2007
2007-M1-256175	CREDIGY RECEIVABLE	STUBITSCH JOHN	12/26/2007
2007-M1-256176	CREDIGY RECEIVABLE	DOUGLAS HAZEL L	12/26/2007
2007-M1-256177	CREDIGY RECEIVABLE	METOXEN KASTEN L	12/26/2007
2007-M1-256178	CREDIGY RECEIVABLE	HUMPHREY TERRENCE	12/26/2007
2007-M1-256179	CREDIGY RECEIVABLE	DOTSON CHRISTOPHER	12/26/2007
2007-M1-256180	CREDIGY RECEIVABLE	VEIKOS JAMES	12/26/2007
2007-M1-256408	CREDIGY RECEIVABLE	LEWIS VIRGINIA	12/26/2007
2007-M1-256420	CREDIGY RECEIVABLE	GEBRE FREWOINI	12/26/2007
2007-M1-256438	CREDIGY RECEIVABLE	LARSON MARGARET A	12/26/2007
2007-M1-256440	CREDIGY RECEIVABLE	WINCHELL JEFFERY C	12/26/2007
2007-M1-256442	CREDIGY RECEIVABLE	CONKLIN TAWANDA	12/26/2007
2007-M1-256444	CREDIGY RECEIVABLE	VEVERKA DANIEL KEI	12/26/2007
2007-M1-256445	CREDIGY RECEIVABLE	SHIELDS MICHAEL	12/26/2007
2007-M1-256447	CREDIGY RECEIVABLE	MUNOZ ANASTACIO	12/26/2007
2007-M1-256448	CREDIGY RECEIVABLE	HEINZ NICHOLAS M	12/26/2007
2007-M1-256450	CREDIGY RECEIVABLE	KEMMER JAMES	12/26/2007
2007-M1-256452	CREDIGY RECEIVABLE	BOLSTER PATRICIA	12/26/2007
2007-M1-256454	CREDIGY RECEIVABLE	SCHWARTZ JOAN	12/26/2007
2007-M1-256456	CREDIGY RECEIVABLE	URBANIAK ROMAN A	12/26/2007
2007-M1-256457	CREDIGY RECEIVABLE	MERCADO CESAR	12/26/2007

2007-M1-254166	CREDIGY RECEIVABLE	SNEED NIKITA JYNEA	12/19/2007
2007-M1-254167	CREDIGY RECEIVABLE	THURBUSH JOAN	12/19/2007
2007-M1-254168	CREDIGY RECEIVABLE	MOY WILLIE K	12/19/2007
2007-M1-254169	CREDIGY RECEIVABLE	OGBARA TAJUDEEN O	12/19/2007
2007-M1-254170	CREDIGY RECEIVABLE	FARLEY MICHELLE	12/19/2007
2007-M1-254171	CREDIGY RECEIVABLE	CAMPBELL SEAN PATR	12/19/2007
2007-M1-254172	CREDIGY RECEIVABLE	PECORARO LINDA L	12/19/2007
2007-M1-254173	CREDIGY RECEIVABLE	OAKES MATTHEW RYAN	12/19/2007
2007-M1-254174	CREDIGY RECEIVABLE	LUNEBACH KEVIN M	12/19/2007
2007-M1-254176	CREDIGY RECEIVABLE	PARKS MICHAEL W	12/19/2007
2007-M1-251351	CREDIGY RECEIVABLE	HUDSON EDNA M	12/13/2007
2007-M1-251352	CREDIGY RECEIVABLE	VAUGHN KEVIN J	12/13/2007
2007-M1-251353	CREDIGY RECEIVABLE	SMITH ERIN K	12/13/2007
2007-M1-251354	CREDIGY RECEIVABLE	FULKS BERNARD S	12/13/2007
2007-M1-251355	CREDIGY RECEIVABLE	LUMPKIN ROSE P	12/13/2007
2007-M1-251356	CREDIGY RECEIVABLE	VINADO TORSHA L	12/13/2007
2007-M1-251357	CREDIGY RECEIVABLE	BERRY MARQUITA TAJ	12/13/2007
2007-M1-251358	CREDIGY RECEIVABLE	WHITE LASHONDA	12/13/2007
2007-M1-251359	CREDIGY RECEIVABLE	BARNES ARTHUR B	12/13/2007
2007-M1-251360	CREDIGY RECEIVABLE	KONCOK MAROS	12/13/2007
2007-M1-251361	CREDIGY RECEIVABLE	BARKER CYNTHIA R	12/13/2007
2007-M1-251362	CREDIGY RECEIVABLE	RAFIQ MOHAMMAD A	12/13/2007
2007-M1-251363	CREDIGY RECEIVABLE	STEPHENS STANLEY	12/13/2007
2007-M1-251364	CREDIGY RECEIVABLE	MCMATH PAMELA D	12/13/2007
2007-M1-251365	CREDIGY RECEIVABLE	OCAMPO WILFREDO A	12/13/2007
2007-M1-251366	CREDIGY RECEIVABLE	SHLIMON SARKIS B	12/13/2007
2007-M1-251367	CREDIGY RECEIVABLE	HUSKISSON RUDDLE M	12/13/2007
2007-M1-251368	CREDIGY RECEIVABLE	NELSON ARDEN B	12/13/2007
2007-M1-251369	CREDIGY RECEIVABLE	YOUNG ERIC W	12/13/2007
2007-M1-251370	CREDIGY RECEIVABLE	HAWN ALEXANDER	12/13/2007
2007-M1-251371	CREDIGY RECEIVABLE	ALEXANDER CAROLYN	12/13/2007
2007-M1-251372	CREDIGY RECEIVABLE	CLARK ANNE E	12/13/2007
2007-M1-251373	CREDIGY RECEIVABLE	MOSHIER BERTRAM G	12/13/2007
2007-M1-251374	CREDIGY RECEIVABLE	OKORIE EVELYN D	12/13/2007
2007-M1-251375	CREDIGY RECEIVABLE	LARA ANTHONY J	12/13/2007
2007-M1-251376	CREDIGY RECEIVABLE	GRECO STACI M	12/13/2007

2007-M1-251377	CREDIGY RECEIVABLE	ROBINSON LARRY D	12/13/2007
2007-M1-251378	CREDIGY RECEIVABLE	MAGEE ROCHELLE Y	12/13/2007
2007-M1-251379	CREDIGY RECEIVABLE	HUANG BIAO J	12/13/2007
2007-M1-251380	CREDIGY RECEIVABLE	PINGSTERHAUS BRIAN	12/13/2007
2007-M1-251381	CREDIGY RECEIVABLE	ROEWADE ERICA	12/13/2007
2007-M1-251382	CREDIGY RECEIVABLE	HODEK RONALD J	12/13/2007
2007-M1-222694	CREDIGY RECEIVABLE	FORBES WILLIAM	12/08/2007
2007-M1-222695	CREDIGY RECEIVABLE	ELLIS LENORA	12/08/2007
2007-M1-222697	CREDIGY RECEIVABLE	LEE ENID D	12/08/2007
2007-M1-222698	CREDIGY RECEIVABLE	ESCAMILLA RAMON L	12/08/2007
2007-M1-222700	CREDIGY RECEIVABLE	NISHIMURA MARION Y	12/08/2007
2007-M1-222702	CREDIGY RECEIVABLE	GETTY EUNICE	12/08/2007
2007-M1-222703	CREDIGY RECEIVABLE	SALGADO FAUSTO	12/08/2007
2007-M1-222705	CREDIGY RECEIVABLE	CARTERBARGE FRANCE	12/08/2007
2007-M1-222706	CREDIGY RECEIVABLE	CATTONI TRACY	12/08/2007
2007-M1-222708	CREDIGY RECEIVABLE	CALLIER MICHAEL	12/08/2007
2007-M1-222710	CREDIGY RECEIVABLE	RABIN DAVID P	12/08/2007
2007-M1-222712	CREDIGY RECEIVABLE	GILLIEAN MONICA	12/08/2007
2007-M1-222713	CREDIGY RECEIVABLE	WASHINGTON DORN	12/08/2007
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2007-M1-222741	CREDIGY RECEIVABLE	BOCANEGRA ALBERTO	12/08/2007
2007-M1-222742	CREDIGY RECEIVABLE	FLORES LIZET	12/08/2007

2007-M1-222744	CREDIGY RECEIVABLE	BURNETT RAHSHONE	12/08/2007
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2007-M1-182172	CREDIGY RECEIVABLE	LOGGINS VERA P	08/17/2007
2007-M1-180364	CREDIGY RECEIVABLE	MULVIHILL MICHAEL	08/13/2007

2007-M1-177438	CREDIGY RECEIVABLE	MORGAN SHELTON	08/03/2007
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2007-M1-108510	CREDIGY RECEIVABLE	SHELTON NEDRA J	02/05/2007
2007-M1-108520	CREDIGY RECEIVABLE	JACKSON TANIKA T	02/05/2007
2007-M1-108534	CREDIGY RECEIVABLE	WINSTON LEVON	02/05/2007
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2007-M1-108618	CREDIGY RECEIVABLE	CAVERS SONYA ARMST	02/05/2007
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2007-M1-108620	CREDIGY RECEIVABLE	BAILEY DEREK A	02/05/2007
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2007-M1-108623	CREDIGY RECEIVABLE	CLAXTON DANIELLE A	02/05/2007
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2007-M1-108625	CREDIGY RECEIVABLE	IRIZARRY HIRAM	02/05/2007
2007-M1-108626	CREDIGY RECEIVABLE	CARLTON ERIC A	02/05/2007
2007-M1-108628	CREDIGY RECEIVABLE	WALTON MARION	02/05/2007
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2007-M1-108632	CREDIGY RECEIVABLE	GAITAN VICTOR H	02/05/2007
2007-M1-108633	CREDIGY RECEIVABLE	LTRAVIS SHEILA	02/05/2007
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2007-M1-108635	CREDIGY RECEIVABLE	ESPINOZA ANGELICA	02/05/2007
2007-M1-108636	CREDIGY RECEIVABLE	AKHTAR PARVEZ	02/05/2007
2007-M1-108637	CREDIGY RECEIVABLE	COLEMAN LAVERNE	02/05/2007
2007-M1-108638	CREDIGY RECEIVABLE	FLORES DANIEL	02/05/2007
2007-M1-108639	CREDIGY RECEIVABLE	CRESPO ENRIQUETA	02/05/2007
2007-M1-108640	CREDIGY RECEIVABLE	PEREZ JOSE	02/05/2007
2007-M1-108641	CREDIGY RECEIVABLE	SKUROS SOPHIE	02/05/2007

2007-M1-108790	CREDIGY RECEIVABLE	OGUNSEGUN OLUNIDE	02/05/2007
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2007-M1-108814	CREDIGY RECEIVABLE	MACHADO BETTY M	02/05/2007
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2007-M1-108301	CREDIGY RECEIVABLE	HALL DIONYSIUS CHA	02/02/2007
2007-M1-108302	CREDIGY RECEIVABLE	LEWIS DIANR R	02/02/2007
2007-M1-108303	CREDIGY RECEIVABLE	STEWART NATHANIEL	02/02/2007
2007-M1-108304	CREDIGY RECEIVABLE	TORNABENE JEAN E	02/02/2007
2007-M1-108306	CREDIGY RECEIVABLE	LOPEZ JAVIER	02/02/2007
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2007-M1-108315	CREDIGY RECEIVABLE	DUL CARRIE	02/02/2007
2007-M1-108317	CREDIGY RECEIVABLE	ALMAGUER MARIA C	02/02/2007
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2007-M1-108328	CREDIGY RECEIVABLE	REYES MICHAEL	02/02/2007
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2007-M1-108332	CREDIGY RECEIVABLE	BOWMAN KENNETH	02/02/2007
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2007-M1-108335	CREDIGY RECEIVABLE	TORRY NANCY WOODS	02/02/2007
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2007-M1-107774	CREDIGY RECEIVABLE	MIRANDA DAVID	02/01/2007
2007-M1-107793	CREDIGY RECEIVABLE	ARABIS DANILO C	02/01/2007

2007-M1-107795	CREDIGY RECEIVABLE	CARTER JIMMIE	02/01/2007
2007-M1-107801	CREDIGY RECEIVABLE	MOFFETT KATHLEEN	02/01/2007
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2007-M1-107833	CREDIGY RECEIVABLE	KELLY KEESHANA	02/01/2007
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2007-M1-107842	CREDIGY RECEIVABLE	RIVERA JOSE	02/01/2007
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2007-M1-107844	CREDIGY RECEIVABLE	MELTON EMMA	02/01/2007
2007-M1-107845	CREDIGY RECEIVABLE	BELL TAMUNIQUE CAP	02/01/2007
2007-M1-107335	CREDIGY RECEIVABLE	TUCKER TIFFANY	01/31/2007
2007-M1-107336	CREDIGY RECEIVABLE	BURNS NAKEEYA	01/31/2007
2007-M1-107337	CREDIGY RECEIVABLE	SERRANO ISRAEL	01/31/2007
2007-M1-107338	CREDIGY RECEIVABLE	JACKSON AUSTIN SR	01/31/2007
2007-M1-107339	CREDIGY RECEIVABLE	MUHAMMAD YASMEEN	01/31/2007
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2007-M1-107348	CREDIGY RECEIVABLE	TATOSIAN LISA K	01/31/2007
2007-M1-107356	CREDIGY RECEIVABLE	CUEVAS RODOLFO JR	01/31/2007
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2007-M1-107398	CREDIGY RECEIVABLE	WASHINGTON TIARA	01/31/2007
2007-M1-107399	CREDIGY RECEIVABLE	REEHOFF JOYCE	01/31/2007
2007-M1-107400	CREDIGY RECEIVABLE	MALDONADO IVETTE G	01/31/2007
2007-M1-107401	CREDIGY RECEIVABLE	JARAMILLO MARTIN	01/31/2007
2007-M1-107402	CREDIGY RECEIVABLE	YOUNG VANDELE S	01/31/2007
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2007-M1-107409	CREDIGY RECEIVABLE	WALKER MICHAEL D	01/31/2007
2007-M1-107536	CREDIGY RECEIVABLE	MISTELE DOLORES	01/31/2007

2007-M1-107538	CREDIGY RECEIVABLE	COOPER RITA R	01/31/2007
2007-M1-107540	CREDIGY RECEIVABLE	WASHINGTON ANNIE L	01/31/2007
2007-M1-107541	CREDIGY RECEIVABLE	CHESNEY CHAD	01/31/2007
2007-M1-107542	CREDIGY RECEIVABLE	ROBERTS GENITA E	01/31/2007
2007-M1-107545	CREDIGY RECEIVABLE	ELLIOTT TODD J	01/31/2007
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2007-M1-107562	CREDIGY RECEIVABLE	SANTANA DALIA	01/31/2007
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2007-M1-101529	CREDIGY RECEIVABLE	BARBER DIANNA	01/10/2007
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2007-M1-101581	CREDIGY RECEIVABLE	MANN EDDIE W	01/10/2007

2007-M1-101582	CREDIGY RECEIVABLE	RICHARDSON JUSTIN	01/10/2007
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2007-M1-101325	CREDIGY RECEIVABLE	POTTS CATHY	01/09/2007
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2007-M1-101334	CREDIGY RECEIVABLE	PLACE MARY E	01/09/2007
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2007-M1-101344	CREDIGY RECEIVABLE	CAMERON LUCILLE M	01/09/2007
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2007-M1-101348	CREDIGY RECEIVABLE	PRICE JERRY	01/09/2007
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2007-M1-101358	CREDIGY RECEIVABLE	MARCEL HRANICKY	01/09/2007
2007-M1-101359	CREDIGY RECEIVABLE	DAVIS HELEN J	01/09/2007
2007-M1-100935	CREDIGY RECEIVABLE	RAY GEORGIA	01/08/2007
2007-M1-100936	CREDIGY RECEIVABLE	COLEMAN RAYNA J	01/08/2007
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2007-M1-100957	CREDIGY RECEIVABLE	REEVES TAMMY	01/08/2007
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2007-M1-100972	CREDIGY RECEIVABLE	TOWBRIDGE JOSHUA A	01/08/2007
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2006-M1-202529	CREDIGY RECEIVABLE	SULIEMAN FIRAS	12/28/2006
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2006-M1-202692	CREDIGY RECEIVABLE	GRAY MAE F	12/28/2006
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2006-M1-202760	CREDIGY RECEIVABLE	EALEY KATHERINE	12/28/2006
2006-M1-202764	CREDIGY RECEIVABLE	ANTHONY FREDERIKA	12/28/2006
2006-M1-202767	CREDIGY RECEIVABLE	MEYER GARY	12/28/2006
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2006-M1-202769	CREDIGY RECEIVABLE	ANTO AWOTIWAG OSEI	12/28/2006
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2006-M1-202787	CREDIGY RECEIVABLE	HAYES LELA M	12/28/2006
2006-M1-202789	CREDIGY RECEIVABLE	VYFHUIS KIMBERLEY	12/28/2006
2006-M1-202790	CREDIGY RECEIVABLE	HAWKINS LAWAMDA	12/28/2006

2006-M1-202793	CREDIGY RECEIVABLE	HUTCHIESON NIKITA	12/28/2006
2006-M1-202797	CREDIGY RECEIVABLE	RUSSELL LUTHER	12/28/2006
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2006-M1-202811	CREDIGY RECEIVABLE	MARKS BARBARA A	12/28/2006
2006-M1-202821	CREDIGY RECEIVABLE	NAVARRO DELILAH	12/28/2006
2006-M1-202832	CREDIGY RECEIVABLE	HANCOCK CHARLEEN H	12/28/2006
2006-M1-202834	CREDIGY RECEIVABLE	WYATT ANDREW R	12/28/2006
2006-M1-201605	CREDIGY RECEIVABLE	NATHANIEL EVANGELI	12/27/2006
2006-M1-201607	CREDIGY RECEIVABLE	SARANTOPOULOS MARY	12/27/2006
2006-M1-201608	CREDIGY RECEIVABLE	SIMS RUEBEN A	12/27/2006
2006-M1-201609	CREDIGY RECEIVABLE	HANEY JEFFREY MICH	12/27/2006
2006-M1-201610	CREDIGY RECEIVABLE	GAINES DESTINY	12/27/2006
2006-M1-201611	CREDIGY RECEIVABLE	JOHNSON LARTISHA	12/27/2006
2006-M1-201615	CREDIGY RECEIVABLE	HATCHETT IVAN S	12/27/2006
2006-M1-201618	CREDIGY RECEIVABLE	VARGAS LUIS A	12/27/2006
2006-M1-201619	CREDIGY RECEIVABLE	RODRIGUEZ MANGLORI	12/27/2006
2006-M1-201620	CREDIGY RECEIVABLE	KIM KEUM	12/27/2006
2006-M1-201621	CREDIGY RECEIVABLE	MOHAMMED HIND M	12/27/2006
2006-M1-201622	CREDIGY RECEIVABLE	HARRIS CRESHAT L	12/27/2006
2006-M1-201623	CREDIGY RECEIVABLE	HUSSAIN PARVEZ	12/27/2006
2006-M1-201624	CREDIGY RECEIVABLE	MCCORMICK FLOYD B	12/27/2006
2006-M1-201625	CREDIGY RECEIVABLE	NOCCHI DANIEL A	12/27/2006
2006-M1-201626	CREDIGY RECEIVABLE	AVRAM ANA	12/27/2006
2006-M1-201627	CREDIGY RECEIVABLE	DAILEY HORTENCIA	12/27/2006
2006-M1-201629	CREDIGY RECEIVABLE	SCHOTT JASON R	12/27/2006
2006-M1-201630	CREDIGY RECEIVABLE	ROBERTSON ESSIE L	12/27/2006
2006-M1-201631	CREDIGY RECEIVABLE	WILLIAMS TYLER	12/27/2006
2006-M1-201632	CREDIGY RECEIVABLE	TORRES MARILYN	12/27/2006
2006-M1-201633	CREDIGY RECEIVABLE	PIRAINO PATRICIA	12/27/2006
2006-M1-201636	CREDIGY RECEIVABLE	RIOS LUIS	12/27/2006
2006-M1-201642	CREDIGY RECEIVABLE	ALMARAZ JICELA	12/27/2006
2006-M1-201155	CREDIGY RECEIVABLE	KELLER BRADLEY A	12/26/2006
2006-M1-201159	CREDIGY RECEIVABLE	RAKIS CHARLES	12/26/2006
2006-M1-201162	CREDIGY RECEIVABLE	HARVEY JAYSON	12/26/2006
2006-M1-201163	CREDIGY RECEIVABLE	ARREOLA VERONICA	12/26/2006
2006-M1-201164	CREDIGY RECEIVABLE	ABOASAF ASAD A	12/26/2006

2006-M1-201166	CREDIGY RECEIVABLE	HOWARD LAUREN	12/26/2006
2006-M1-201172	CREDIGY RECEIVABLE	VAZQUEZ JAVIER	12/26/2006
2006-M1-201173	CREDIGY RECEIVABLE	MORALES JERRY	12/26/2006
2006-M1-201180	CREDIGY RECEIVABLE	TREVINO LYDIA	12/26/2006
2006-M1-201181	CREDIGY RECEIVABLE	HARTWICK JAMES L	12/26/2006
2006-M1-201184	CREDIGY RECEIVABLE	TAYLOR ANNIE ROSE	12/26/2006
2006-M1-201476	CREDIGY RECEIVABLE	SMOLENS MARK F	12/26/2006
2006-M1-201483	CREDIGY RECEIVABLE	CAMPBELL TYESHA D	12/26/2006
2006-M1-201484	CREDIGY RECEIVABLE	PURNELL SHEILA D	12/26/2006
2006-M1-201485	CREDIGY RECEIVABLE	CASTRO ZOILA A	12/26/2006
2006-M1-201486	CREDIGY RECEIVABLE	UCHECHUKWU WILSON	12/26/2006
2006-M1-201487	CREDIGY RECEIVABLE	LAWAL SIKIRU A	12/26/2006
2006-M1-201488	CREDIGY RECEIVABLE	HALVEY EDWARD J	12/26/2006
2006-M1-201490	CREDIGY RECEIVABLE	RAMI KETAN	12/26/2006
2006-M1-201497	CREDIGY RECEIVABLE	SUMMERS ADRIANA	12/26/2006
2006-M1-201522	CREDIGY RECEIVABLE	ALEXANDER ALGENOY	12/26/2006
2006-M1-201523	CREDIGY RECEIVABLE	KING SHEILA R	12/26/2006
2006-M1-201524	CREDIGY RECEIVABLE	PENA OCTAVIO	12/26/2006
2006-M1-201525	CREDIGY RECEIVABLE	WILLIAMSON ANGEL L	12/26/2006
2006-M1-201526	CREDIGY RECEIVABLE	MISTER LAMAR M	12/26/2006
2006-M1-201527	CREDIGY RECEIVABLE	WOODBURY SHANNON	12/26/2006
2006-M1-201529	CREDIGY RECEIVABLE	SOLOMON MARY C	12/26/2006
2006-M1-201530	CREDIGY RECEIVABLE	RUSSELL ROBERT A	12/26/2006
2006-M1-201531	CREDIGY RECEIVABLE	FOROWE OLAITAN O	12/26/2006
2006-M1-201539	CREDIGY RECEIVABLE	YOUNG ANTIONE L	12/26/2006
2006-M1-201547	CREDIGY RECEIVABLE	ALSABBAH SABBAN F	12/26/2006
2006-M1-201553	CREDIGY RECEIVABLE	SIMMONS MICHELLE N	12/26/2006
2006-M1-201554	CREDIGY RECEIVABLE	PETERSON SARAH	12/26/2006
2006-M1-201555	CREDIGY RECEIVABLE	CAPRERA VANESSA	12/26/2006
2006-M1-201556	CREDIGY RECEIVABLE	KILAVOS LYNAE K	12/26/2006
2006-M1-201557	CREDIGY RECEIVABLE	MARRILL AHMAIL M	12/26/2006
2006-M1-201558	CREDIGY RECEIVABLE	TILLMAN ANGELA	12/26/2006
2006-M1-201559	CREDIGY RECEIVABLE	ZERVAS THEODOROS D	12/26/2006
2006-M1-201560	CREDIGY RECEIVABLE	TATUM YVONNE	12/26/2006
2006-M1-201561	CREDIGY RECEIVABLE	DONALDSON VIRGEL	12/26/2006
2006-M1-189594	CREDIGY RECEIVABLE	KING ALAN S	11/15/2006

2006-M1-189595	CREDIGY RECEIVABLE	SIMPSON THOMAS R	11/15/2006
2006-M1-189596	CREDIGY RECEIVABLE	CUNNINGHAM ELIZA	11/15/2006
2006-M1-189597	CREDIGY RECEIVABLE	BROWN RAMONE	11/15/2006
2006-M1-189599	CREDIGY RECEIVABLE	EASON FRANK C	11/15/2006
2006-M1-189600	CREDIGY RECEIVABLE	MCGHEE MARK	11/15/2006
2006-M1-189601	CREDIGY RECEIVABLE	RIVERA ROBERTO E	11/15/2006
2006-M1-184203	CREDIGY RECEIVABLE	WOODS KATIFIA S	10/27/2006
2006-M1-184221	CREDIGY RECEIVABLE	VILLANUEVA ANTONIO	10/27/2006
2006-M1-184226	CREDIGY RECEIVABLE	WARNER JERRY	10/27/2006
2006-M1-184237	CREDIGY RECEIVABLE	ATTIA EATEMAD	10/27/2006
2006-M1-184239	CREDIGY RECEIVABLE	AMADIO EDWARD J SR	10/27/2006
2006-M1-184264	CREDIGY RECEIVABLE	TROTTER JESSYE	10/27/2006
2006-M1-184278	CREDIGY RECEIVABLE	TIGGS ELIZABETH	10/27/2006
2006-M1-184279	CREDIGY RECEIVABLE	JOHNSON TENECA SHE	10/27/2006
2006-M1-184280	CREDIGY RECEIVABLE	BUENO JOSEFINA	10/27/2006
2006-M1-184284	CREDIGY RECEIVABLE	BROWN CHATYL L	10/27/2006
2006-M1-184285	CREDIGY RECEIVABLE	KAVY VERONICA K	10/27/2006
2006-M1-184292	CREDIGY RECEIVABLE	BROWN DEBRA T	10/27/2006
2006-M1-184299	CREDIGY RECEIVABLE	ESPARZA DANIEL F	10/27/2006
2006-M1-184302	CREDIGY RECEIVABLE	DOUGLAS ROSETTA M	10/27/2006
2006-M1-184305	CREDIGY RECEIVABLE	COMENDADOR CENON G	10/27/2006
2006-M1-184307	CREDIGY RECEIVABLE	CAGADAS EMERSON T	10/27/2006
2006-M1-184308	CREDIGY RECEIVABLE	LEWIS MONICA DENIS	10/27/2006
2006-M1-184310	CREDIGY RECEIVABLE	LABADI HAITHAM A	10/27/2006
2006-M1-184311	CREDIGY RECEIVABLE	LOPEZ LUIS E	10/27/2006
2006-M1-184312	CREDIGY RECEIVABLE	KARLOS KONSTANTINO	10/27/2006
2006-M1-184314	CREDIGY RECEIVABLE	HUNHOFF KAREN M	10/27/2006
2006-M1-184318	CREDIGY RECEIVABLE	GARNIER CHRISTELE	10/27/2006
2006-M1-184332	CREDIGY RECEIVABLE	GAMINO SANDRA A	10/27/2006
2006-M1-184360	CREDIGY RECEIVABLE	MCDOWELL STEVEN R	10/27/2006
2006-M1-184401	CREDIGY RECEIVABLE	IRVING DUSTY M	10/27/2006
2006-M1-184402	CREDIGY RECEIVABLE	MARIANO JOSEFITA	10/27/2006
2006-M1-184403	CREDIGY RECEIVABLE	MEACHUM ERIC M	10/27/2006
2006-M1-184404	CREDIGY RECEIVABLE	SMITH QUIDA M	10/27/2006
2006-M1-184405	CREDIGY RECEIVABLE	RICK SENTWALI	10/27/2006
2006-M1-184407	CREDIGY RECEIVABLE	RADZIEWICZ MARY B	10/27/2006

APPENDIX D

**IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

ROMAN A. URBANIAK,
on behalf of plaintiff and the class defined
herein,

Plaintiff,

vs.

CREDIGY RECEIVABLES, INC.;
CREDIGY SERVICES CORP.; and
STEWART & ASSOCIATES, P.C.,
ATTORNEYS AT LAW, A PROFESSIONAL
CORPORATION;

Defendants.

07 C 6326
Judge Grady
Magistrate Judge Nolan

DECLARATION OF DANIEL A. EDELMAN

Daniel A. Edelman declares under penalty of perjury, as provided for by 28 U.S.C. §1746, that the following statements are true:

1. Edelman, Combs, Latturner & Goodwin, LLC, has 5 principals, Daniel A. Edelman, Cathleen M. Combs, James O. Latturner, Tara L. Goodwin, and Michelle R. Teggelaar and 10 associates.

2. **Daniel A. Edelman** is a 1976 graduate of the University of Chicago Law School. From 1976 to 1981 he was an associate at the Chicago office of Kirkland & Ellis with heavy involvement in the defense of consumer class action litigation (such as the General Motors Engine Interchange cases). In 1981 he became an associate at Reuben & Proctor, a medium-sized firm formed by some former Kirkland & Ellis lawyers, and was made a partner there in 1982. From the end of 1985 he has been in private practice in downtown Chicago. Virtually all of his practice involves litigation on behalf of consumers, mostly through class actions. He is the co-author of Rosmarin & Edelman, Consumer Class Action Manual (2d-4th editions, National Consumer Law Center 1990, 1995 and 1999); author of Payday Loans: Big Interest Rates and Little Regulation, 11 Loy.Consumer L.Rptr. 174 (1999); author of Consumer Fraud and Insurance Claims, in Bad Faith and Extracontractual Damage Claims in Insurance Litigation, Chicago Bar Ass'n 1992; co-author of Chapter 8, "Fair Debt Collection Practices Act," Ohio Consumer Law (1995 ed.); co-author of Fair Debt Collection: The Need for Private Enforcement, 7 Loy.Consumer L.Rptr. 89 (1995); author of An Overview of The Fair Debt

Collection Practices Act, in Financial Services Litigation, Practising Law Institute (1999); co-author of Residential Mortgage Litigation, in Financial Services Litigation, Practising Law Institute (1996); author of Automobile Leasing: Problems and Solutions, 7 Loy.Consumer L.Rptr. 14 (1994); author of Current Trends in Residential Mortgage Litigation, 12 Rev. of Banking & Financial Services 71 (April 24, 1996); author of Applicability of Illinois Consumer Fraud Act in Favor of Out-of-State Consumers, 8 Loy.Consumer L.Rptr. 27 (1996); co-author of Illinois Consumer Law (Chicago Bar Ass'n 1996); co-author of D. Edelman and M. A. Weinberg, Attorney Liability Under the Fair Debt Collection Practices Act (Chicago Bar Ass'n 1996); author of The Fair Debt Collection Practices Act: Recent Developments, 8 Loy.Consumer L. Rptr. 303 (1996); author of Second Mortgage Frauds, Nat'l Consumer Rights Litigation Conference 67 (Oct. 19-20, 1992); and author of Compulsory Arbitration of Consumer Disputes, Nat'l Consumer Rights Litigation Conference 54, 67 (1994). He is a member of the Illinois bar and admitted to practice in the following courts: United States Supreme Court, Seventh Circuit Court of Appeals, First Circuit Court of Appeals, Second Circuit Court of Appeals, Third Circuit Court of Appeals, Fifth Circuit Court of Appeals, Eighth Circuit Court of Appeals, Ninth Circuit Court of Appeals, Tenth Circuit Court of Appeals, Eleventh Circuit Court of Appeals, United States District Courts for the Northern and Southern Districts of Indiana, United States District Courts for the Northern, Central, and Southern Districts of Illinois, United States District Court for the District of Arizona, United States District Court for the District of Connecticut, and the Supreme Court of Illinois. He is a member of the Northern District of Illinois trial bar.

3. **Cathleen M. Combs** is a 1976 graduate of Loyola University Law School. She formerly supervised the Northwest office of the Legal Assistance Foundation of Chicago, where she was lead or co-counsel in class actions in the areas of unemployment compensation, prison law, social security law, and consumer law. She joined what is now Edelman, Combs, Lattuner & Goodwin, LLC in early 1991. Decisions in which she was involved prior to joining the firm include: Johnson v. Heckler, 607 F.Supp. 875 (N.D.Ill. 1984), and 100 F.R.D. 70 (N.D. Ill. 1983); Sanders v. Shephard, 185 Ill.App.3d 719, 541 N.E.2d 1150 (1st Dist. 1989); Maller v. Cohen, 176 Ill.App.3d 987, 531 N.E.2d 1029 (1st Dist. 1988); Wright v. Department of Labor, 166 Ill.App.3d 438, 519 N.E.2d 1054 (1st Dist. 1988); Barron v. Ward, 165 Ill.App.3d 653, 517 N.E.2d 591 (1st Dist. 1987); City of Chicago v. Leviton, 137 Ill.App.3d 126, 484 N.E.2d 438 (1st Dist. 1985); Jude v. Morrissey, 117 Ill.App.3d 782, 454 N.E.2d 24 (1st Dist. 1983). She is a member of the Northern District of Illinois trial bar.

4. **James O. Lattuner** is a 1962 graduate of the University of Chicago Law School. Until 1969, he was an associate and then a partner at the Chicago law firm of Berchem, Schwanes & Thuma. From 1969 to 1995 he was Deputy Director of the Legal Assistance Foundation of Chicago, where he specialized in consumer law, including acting as lead counsel in over 30 class actions. His publications include Chapter 8 ("Defendants") in Federal Practice Manual for Legal Services Attorneys (M. Masinter, Ed., National Legal Aid and Defender Association 1989); Governmental Tort Immunity in Illinois, 55 Ill.B.J. 29 (1966); Illinois Should Explicitly Adopt the Per Se Rule for Consumer Fraud Act Violations, 2 Loy.Consumer L.Rep. 64 (1990), and Illinois Consumer Law (Chicago Bar Ass'n 1996). He has taught in a nationwide

series of 18 Federal Practice courses sponsored by the Legal Services Corporation, each lasting four days and designed for attorneys with federal litigation experience. He has argued some 30 appeals, including two cases in the United States Supreme Court and two in the Illinois Supreme Court. Mr. Latturner was involved in many of the significant decisions establishing the rights of Illinois consumers. He is a member of the Northern District of Illinois trial bar.

5. **Tara L. Goodwin** is a graduate of the University of Chicago (B.A., with general honors, 1988) and Illinois Institute of Technology, Chicago-Kent College of Law (J.D., with high honors, 1991). She has been with the firm since her graduation and has participated in many of the cases described below. **Reported Cases.** Williams v. Chartwell Financial Services, LTD, 204 F.3d 748 (7th Cir. 2000); Hillenbrand v. Meyer Medical Group, 682 N.E.2d 101 (Ill.1st Dist. 1997), 720 N.E.2d 287 (Ill.1st Dist. 1999); Bessette v. Avco Fin. Servs., 230 F.3d 439 (1st Cir. 2000); Large v. Consecro Fin. Servicing Co., 292 F.3d 49 (1st Cir. 2002); Carbajal v. Capital One, 219 F.R.D. 437 (N.D.Ill. 2004); Russo v. B&B Catering, 209 F.Supp.2d 857 (N.D.Ill. 2002); Garcia v. Village of Bensenville, 2002 U.S.Dist. LEXIS 3803 (N.D.Ill.); Romaker v. Crossland Mtg. Co., 1996 U.S.Dist. LEXIS 6490 (N.D.Ill.); Mount v. LaSalle Bank Lake View, 926 F.Supp. 759 (N.D.Ill. 1996). She is a member of the Northern District of Illinois trial bar.

6. **Michelle R. Teggelaar** is a graduate of the University of Illinois (B.A., 1993) and Chicago-Kent College of Law, Illinois Institute of Technology (J.D., with honors, 1997). **Reported Cases:** Johnson v. Revenue Management, Inc., 169 F.3d 1057 (7th Cir.1999); Hernandez v. Attention, LLC, 429 F. Supp. 2d 912 (N.D. Ill. 2005); Coelho v. Park Ridge Oldsmobile, Inc., 247 F. Supp. 2d 1004 (N.D. Ill. 2003); Dominguez v. Alliance Mtge., Co., 226 F. Supp. 2d 907 (N.D. Ill. 2002); Watson v. CBSK Financial Group, Inc., 197 F. Supp. 2d 1118 (N.D. Ill. 2002); Van Jackson v. Check 'N Go of Illinois, Inc., 123 F. Supp. 2d 1085 (N.D. Ill. 2000), Van Jackson v. Check 'N Go of Illinois, Inc., 123 F. Supp. 2d 1079, Van Jackson v. Check 'N Go of Illinois, Inc., 114 F. Supp. 2d 731 (N.D. Ill. 2000); Van Jackson v. Check 'N Go of Illinois, Inc., 193 F.R.D. 544 (N.D. Ill. 2000); Vines v. Sands, 188 F.R.D. 302 (N.D. Ill. 1999); Veillard v. Mednick, 24 F. Supp. 2d 863 (N.D. Ill.1998); Sledge v. Sands, 182 F.R.D. 255 (N.D. Ill. 1998), Vines v. Sands, 188 F.R.D. 203 (N.D. Ill. 1999), Livingston v. Fast Cash USA, Inc., 753 N.E.2d 572 (Ind. 2001); Binder v. Atlantic Credit and Finance, Inc., 2007 U.S. Dist. LEXIS 11483 (S.D. Ind. 2007); Carroll v. Butterfield Heath Care, Inc., 2003 WL 22462604 (N.D. Ill. 2003); Payton v. New Century Mtge., Inc., 2003 WL 22349118 (N.D. Ill. 2003); Seidat v. Allied Interstate, Inc., 2003 WL 2146825 (N.D. Ill. 2003) (Report and Recommendation); Michalowski v. Flagstar Bank, FSB, 2002 WL 112905 (N.D. Ill. 2002); Bigalke v. Creditrust Corp., 2001 WL 1098047 (N.D. Ill. 2001) (Report and Recommendation); Donnelly v. Illini Cash Advance, 2000 WL 1161076 (N.D. Ill. 2000); Mitchem v. Paycheck Advance Express, 2000 WL 419992 (N.D. Ill. 2000); Pinkett v. Moolah Loan Co., 1999 WL 1080596 (N.D. Ill. 1999); Farley v. Diversified Collection Serv., 1999 WL 965496 (N.D. Ill. 1999); Davis v. Commercial Check Control, 1999 WL 965496 (N.D. Ill. 1999); Sledge v. Sands, 1999 WL 261745 (N.D. Ill. 1999); Slater v. Credit Sciences, Inc., 1998 WL 341631 (N.D. Ill. 1998); Slater v. Credit Sciences, Inc., 1998 WL 299803 (N.D. Ill. 1998).

7. Associates

a. **Francis R. Greene** is a graduate of Johns Hopkins University (B.A., with honors, May 1984), Rutgers University (Ph.D., October 1991), and Northwestern University Law School (J.D., 2000). **Reported Cases:** Johnson v. Thomas, 342 Ill. App.3d 382, 794 N.E.2d 919 (1st Dist. 2003); Jolly v. Shapiro & Kreisman, 237 F. Supp. 2d 888 (N.D. Ill. 2002); Parker v. 1-800 Bar None, a Financial Corp., Inc. 2002 WL 215530 (N.D. Ill. 2002); Jiang v. Allstate Ins. Co. (199 F.R.D. 267); Hill v. AMOCO Oil Co. 2003 WL 262424, 2001 WL 293628 (N.D. Ill. 2003); Roquet v. Arthur Anderson LLP 2002 WL 1900768 (N.D. Ill. 2002); White v. Financial Credit, Corp. 2001 WL 1665386 (N.D. Ill.); Ransom v. Gurnee Volkswagen 2001 WL 1241297 (N.D. Ill. 2001) and 2002 WL 449703 (N.D. Ill. 2002); Doxie v. Impac Funding Corp. 2002 WL 31045387 (N.D. Ill. 2002); Levin v. Kluever & Platt LLC 2003 WL 22757763 and 2003 WL 22757764 (N.D. Ill. 2003); Pleasant v. Risk Management Alternatives 2003 WL 22175390 (N.D. Ill. 2003); Jenkins v. Mercantile Mortgage 231 F. Supp. 2d 737 (N.D. Ill. 2002); Hobson v. Lincoln Ins. Agency, Inc. 2001 WL 55528, 2001 WL 648958 (N.D. Ill. 2001), Anderson v. Lincoln Ins. Agency 2003 WL 291928, Hobson v. Lincoln Ins. Agency 2003 WL 338161 (N.D. Ill. 2003); Handy v. Anchor Mortgage Corp., 464 F.3d 760 (7th Cir. 2006). He is a member of the Northern District of Illinois trial bar.

b. **Julie Clark** (née Cobolovic) is a graduate of Northern Illinois University (B.A., 1997) and DePaul University College of Law (J.D., 2000). **Reported Cases:** Qualkenbush v. Harris Trust & Savings Bank 219 F. Supp.2d 935 (N.D. Ill., 2002); Covington-McIntosh v. Mount Glenwood Memory Gardens 2002 WL 31369747 (N.D. Ill., 2002), 2003 WL 22359626 (N.D. Ill. 2003); Ballard Nursing Center, Inc. v. GF Healthcare Products, Inc., 2007 U.S. Dist. LEXIS 84425 (N.D. Ill. Nov. 14, 2007); Record-A-Hit, Inc. v. Nat'l. Fire Ins. Co., No. 1-07-0684, 2007 Ill. App. LEXIS 1194 (Ill. App. 1st Dist. Nov. 13, 2007).

c. **Heather A. Kolbus** (née Piccirilli) is a graduate of DePaul University (B.S. *cum laude*, 1997), and Roger Williams University School of Law (J.D., 2002). **Reported Cases:** Clark v. Experian Info. Solutions, Inc., 2004 U.S. Dist. LEXIS 28324 (D.S.C. Jan. 14, 2004); DeFrancesco v. First Horizon Home Loan Corp., 2006 U.S. Dist. LEXIS 80718 (S.D. Ill. Nov. 2, 2006); Jeppesen v. New Century Mortgage Corp., 2006 U.S. Dist. LEXIS 84035 (N.D. Ind. Nov. 17, 2006); Benedia v. Super Fair Cellular, Inc., 2007 U.S. Dist. LEXIS 71911 (N.D. Ill. Sept. 26, 2007).

d. **Albert F. Hofeld Jr.** is a graduate of Reed College (B.A., 1990), the University of Chicago Divinity School (M. Div., 1994), and Northwestern University Law School (J.D., 2000). **Reported Cases:** Latham Residential Loan Ctrs. of Am., Inc., 2004 U.S. Dist. LEXIS 7993 (N.D. Ill. May 5, 2004); Harris v. Ameriquet Mortgage Co., 2006 U.S. Dist. LEXIS 2441 (N.D. Ill. Jan. 19, 2006); Navara v. Long Beach Mortgage Co., 2006 U.S. Dist. LEXIS 4908 (N.D. Ill. Jan. 26, 2006); Skane v. Ameriquet Mortgage Co., 2007 U.S. Dist. LEXIS 70805 (N.D. Ill. Sept. 24, 2007); Pena v. Freedom Mortgage, 2007 U.S. Dist. LEXIS 79817 (N.D. Ill. Oct. 24, 2007).

e. **Thomas E. Soule** is a graduate of Stanford University (B.A., 2000), and the University of Wisconsin Law School (J.D., 2003). **Reported Cases:** Murray v. Sunrise Chevrolet, Inc., 441 F.Supp.2d 940 (N.D. Ill. 2006); Iosello v. Leiblys, Inc., 502 F. Supp.2d 782 (N.D. Ill. 2007); Claffey v. River Oaks Hyundai, Inc., 486 F. Supp.2d 776 (N.D. Ill. 2007).

f. **Cassandra P. Miller** is a graduate of the University of Wisconsin – Madison (B.A. 2001) and John Marshall Law School (J.D. *magna cum laude* 2006). **Reported Cases:** Pietras v. Sentry Ins. Co., 513 F. Supp.2d 983 (N.D. Ill. 2007); Hernandez v. Midland Credit Mgmt., 2007 U.S. Dist. LEXIS 16054 (N.D. Ill. Sept. 25, 2007); Balogun v. Midland Credit Mgmt., 2007 U.S. Dist. LEXIS 74845 (S.D. Ind. Oct. 5, 2007).

g. **Tiffany N. Hardy** (admitted NY, DC, ND IL, admission in IL pending) is a graduate of Tuskegee University (B.A. 1998) and Syracuse University College of Law (J.D.2001).

h. **Zachary Jacobs** is a graduate of the University of South Dakota (B.S. 2002) and Chicago-Kent College of Law, Illinois Institute of Technology (J.D. 2007).

i. **Rupali Shah** is a graduate of the University of Chicago (B.A. 2004) and University of Illinois College of Law (J.D. 2007).

j. **Michael J. Aschenbrener** is a graduate of the University of Minnesota (B.A. 2001) and the Chicago-Kent College of Law, Illinois Institute of Technology (J.D. May 2007).

8. The firm also has 15 legal assistants, as well as other support staff.

9. Since its inception, the firm has recovered more than \$500 million for consumers.

10. The types of cases handled by the firm are illustrated by the following:

11. **Mortgage charges and servicing practices:** The firm has been involved in dozens of cases, mostly class actions, complaining of illegal charges on mortgages and improper servicing practices. These include MDL-899, In re Mortgage Escrow Deposit Litigation, and MDL-1604, In re Ocwen Federal Bank FSB Mortgage Servicing Litigation, as well as the Fairbanks mortgage servicing litigation. Decisions in the firm's mortgage cases include: Christakos v. Intercounty Title Co., 196 F.R.D. 496 (N.D.Ill. 2000); Johnstone v. Bank of America, N.A., 173 F.Supp.2d 809 (N.D.Ill. 2001); Leon v. Washington Mut. Bank, F.A., 164 F.Supp.2d 1034 (N.D.Ill. 2001); Williamson v. Advanta Mortg. Corp., 1999 U.S. Dist. LEXIS 16374 (N.D.Ill., Oct. 5, 1999); McDonald v. Washington Mut. Bank, F.A., 2000 U.S. Dist.

LEXIS 11496 (N.D.Ill., June 22, 2000); Metmor Financial, Inc. v. Eighth Judicial District Court, No. 23848 (Nev.Sup.Ct., Apr. 27, 1993); GMAC Mtge. Corp. v. Stapleton, 236 Ill.App.3d 486, 603 N.E.2d 767 (1st Dist. 1992), leave to appeal denied, 248 Ill.2d 641, 610 N.E.2d 1262 (1993); Leff v. Olympic Fed. S. & L. Ass'n, 1986 WL 10636 (N.D.Ill. 1986); Aitken v. Fleet Mtge. Corp., 1991 U.S.Dist. LEXIS 10420 (N.D.Ill. 1991), and 1992 U.S.Dist. LEXIS 1687 (N.D.Ill., Feb. 12, 1992); Poindexter v. National Mtge. Corp., 1991 U.S.Dist. LEXIS 19643 (N.D.Ill., Dec. 23, 1991), later opinion, 1995 U.S.Dist. LEXIS 5396 (N.D.Ill., April 24, 1995); Sanders v. Lincoln Service Corp., 1993 U.S.Dist. LEXIS 4454 (N.D.Ill. 1993); Robinson v. Empire of America Realty Credit Corp., 1991 U.S.Dist. LEXIS 2084 (N.D.Ill., Feb. 20, 1991); In re Mortgage Escrow Deposit Litigation, M.D.L. 899, 1994 U.S.Dist. LEXIS 12746 (N.D.Ill., Sept. 8, 1994); Greenberg v. Republic Federal S. & L. Ass'n, 1995 U.S.Dist. LEXIS 5866 (N.D.Ill., May 1, 1995).

12. The recoveries in the escrow overcharge cases alone are over \$250 million. Leff was the seminal case on mortgage escrow overcharges.

13. The escrow litigation had a substantial effect on industry practices, resulting in limitations on the amounts which mortgage companies held in escrow.

14. **Bankruptcy:** The firm brought a number of cases complaining that money was being systematically collected on discharged debts, in some cases through the use of invalid reaffirmation agreements, including the national class actions against Sears and General Electric. Conley v. Sears, Roebuck, 1:97cv11149 (D.Mass); Fisher v. Lechmere Inc., 1:97cv3065, (N.D.Ill.). These cases were settled and resulted in recovery by nationwide classes. Cathleen Combs successfully argued the first Court of Appeals case to hold that a bankruptcy debtor induced to pay a discharged debt by means of an invalid reaffirmation agreement may sue to recover the payment. Bessette v. Avco Financial Services, 230 F.3d 439 (1st Cir. 2000).

15. **Automobile sales and financing practices:** The firm has brought many cases challenging practices relating to automobile sales and financing, including:

a. Hidden finance charges resulting from pass-on of discounts on auto purchases. Walker v. Wallace Auto Sales, Inc., 155 F.3d 927, 1998 U.S. App. LEXIS 22663 (7th Cir. 1998).

b. Misrepresentation of amounts disbursed for extended warranties. Taylor v. Quality Hyundai, Inc., 150 F.3d 689, 1998 U.S.App. LEXIS 16434 (7th Cir. 1998); Grimaldi v. Webb, 282 Ill.App.3d 174, 668 N.E.2d 39 (1st Dist. 1996), leave to appeal denied, 169 Ill.2d 566 (1996); Slawson v. Currie Motors Lincoln Mercury, Inc., 1995 U.S.Dist. LEXIS 451 (N.D.Ill., Jan. 5, 1995); Cirone-Shadow v. Union Nissan, Inc., 1995 U.S.Dist. LEXIS 1379 (N.D.Ill., Feb. 3, 1995), later opinion, 1995 U.S.Dist. LEXIS 5232 (N.D.Ill., April 20, 1995) (same); Chandler v. Southwest Jeep-Eagle, Inc., 1995 U.S. Dist. LEXIS 8212 (N.D.Ill., June 8, 1995); Shields v. Lefta, Inc., 1995 U.S.Dist. LEXIS 7807 (N.D.Ill., June 5, 1995).

c. Spot delivery. Janikowski v. Lynch Ford, Inc., 1999 U.S. Dist. LEXIS 3524 (N.D.Ill., March 11, 1999); Diaz v. Westgate Lincoln Mercury, Inc., 1994 U.S. Dist. LEXIS 16300 (N.D.Ill. 1994); Grimaldi v. Webb, 282 Ill.App.3d 174, 668 N.E.2d 39 (1st Dist. 1996), leave to appeal denied, 169 Ill.2d 566 (1996).

d. Force placed insurance. Bermudez v. First of America Bank Champion, N.A., 860 F.Supp. 580 (N.D.Ill. 1994); Travis v. Boulevard Bank, 1994 U.S. Dist. LEXIS 14615 (N.D.Ill., Oct. 13, 1994), modified, 880 F.Supp. 1226 (N.D.Ill., 1995); Moore v. Fidelity Financial Services, Inc., 884 F. Supp. 288 (N.D.Ill. 1995).

e. Improper obligation of cosigners. Lee v. Nationwide Cassell, 174 Ill.2d 540, 675 N.E.2d 599 (1996); Taylor v. Trans Acceptance Corp., 267 Ill.App.3d 562, 641 N.E.2d 907 (1st Dist. 1994), leave to appeal denied, 159 Ill.2d 581, 647 N.E.2d 1017 (1995).

f. Evasion of FTC holder rule. Brown v. LaSalle Northwest Nat'l Bank, 148 F.R.D. 584 (N.D.Ill. 1993), 820 F.Supp. 1078 (N.D.Ill. 1993), and 1993 U.S. Dist. LEXIS 11419 (N.D.Ill., Aug. 13, 1993).

16. These cases also had a substantial effect on industry practices. The warranty cases, such as Grimaldi, Gibson, Slawson, Cirone-Shadow, Chandler, and Shields, resulted in the Federal Reserve Board's revision of applicable disclosure requirements, so as to prevent car dealers from representing that the charge for an extended warranty was being disbursed to a third party when that was not in fact the case.

17. **Predatory lending practices:** The firm has brought numerous cases challenging predatory mortgage and "payday" lending practices, mostly as class actions. Livingston v. Fast Cash USA, Inc., 753 N.E.2d 572 (Ind. Sup. Ct. 2001); Williams v. Chartwell Fin. Servs., 204 F.3d 748 (7th Cir. 2000); Parker v. 1-800 Bar None, a Financial Corp., Inc., 01 C 4488, 2002 WL 215530 (N.D.Ill., Feb 12, 2002); Gilkey v. Central Clearing Co., 202 F.R.D. 515 (E.D.Mich. 2001); Van Jackson v. Check 'N Go of Ill., Inc., 114 F.Supp.2d 731 (N.D.Ill. 2000), later opinion, 193 F.R.D. 544 (N.D.Ill. 2000), 123 F.Supp. 2d 1079 (N.D.Ill. 2000), later opinion, 123 F.Supp. 2d 1085 (N.D.Ill. 2000); Henry v. Cash Today, Inc., 199 F.R.D. 566 (S.D.Tex. 2000); Donnelly v. Illini Cash Advance, Inc., 00 C 94, 2000 WL 1161076, 2000 U.S. Dist. LEXIS 11906 (N.D.Ill., Aug. 14, 2000); Jones v. Kunin, 2000 U.S. Dist. LEXIS 6380 (S.D.Ill., May 1, 2000); Davis v. Cash for Payday, 193 F.R.D. 518 (N.D.Ill. 2000); Reese v. Hammer Fin. Corp., 99 C 716, 1999 U.S. Dist. LEXIS 18812, 1999 WL 1101677 (N.D.Ill., Nov. 29, 1999); Pinkett v. Moolah Loan Co., 1999 U.S. Dist. LEXIS 17276 (N.D.Ill., Nov. 1, 1999); Gutierrez v. Devon Fin. Servs., 1999 U.S. Dist. LEXIS 18696 (N.D.Ill., Oct. 6, 1999); Vance v. National Benefit Ass'n, 99 C 2627, 1999 WL 731764, 1999 U.S. Dist. LEXIS 13846 (N.D.Ill., Aug. 26, 1999).

18. **Other consumer credit issues:** The firm has also brought a number of other Truth in Lending and consumer credit cases, mostly as class actions, involving such issues

as:

a. Phony nonfiling insurance. Edwards v. Your Credit Inc., 148 F.3d 427, 1998 U.S. App. LEXIS 16818 (5th Cir. 1998); Adams v. Plaza Finance Co., 1999 U.S. App. LEXIS 1052 (7th Cir., January 27, 1999); Johnson v. Aronson Furniture Co., 1997 U.S. Dist. LEXIS 3979 (N.D. Ill., March 31, 1997).

b. The McCarran Ferguson Act exemption. Autry v. Northwest Premium Services, Inc., 144 F.3d 1037, 1998 U.S. App. LEXIS 9564 (7th Cir. 1998).

c. Loan flipping. Emery v. American General, 71 F.3d 1343 (7th Cir. 1995). Emery limited the pernicious practice of "loan flipping," in which consumers are solicited for new loans and are then refinanced, with "short" credits for unearned finance charges and insurance premiums being given through use of the "Rule of 78s."

d. Home improvement financing practices. Fidelity Financial Services, Inc. v. Hicks, 214 Ill.App.3d 398, 574 N.E.2d 15 (1st Dist. 1991), leave to appeal denied, 141 Ill.2d 539, 580 N.E.2d 112; Heastie v. Community Bank of Greater Peoria, 690 F.Supp. 716 (N.D.Ill. 1989), later opinion, 125 F.R.D. 669 (N.D.Ill. 1990), later opinions, 727 F.Supp. 1133 (N.D.Ill. 1990), and 727 F.Supp. 1140 (N.D.Ill. 1990). Heastie granted certification of a class of over 6,000 in a home improvement fraud case.

e. Arbitration clauses. Wrightson v. ITT Financial Services, 617 So.2d 334 (Fla. 1st DCA 1993).

f. Insurance packing. Elliott v. ITT Corp., 764 F.Supp. 102 (N.D.Ill. 1990), later opinion, 150 B.R. 36 (N.D.Ill. 1992).

19. Automobile leases: The firm has brought a number of a cases alleging illegal charges and improper disclosures on automobile leases, mainly as class actions. Decisions in these cases include Lundquist v. Security Pacific Automotive Financial Services Corp., Civ. No. 5:91-754 (TGFD) (D.Conn.), aff'd, 993 F.2d 11 (2d Cir. 1993); Kedziora v. Citicorp Nat'l Services, Inc., 780 F.Supp. 516 (N.D.Ill. 1991), later opinion, 844 F.Supp. 1289 (N.D.Ill. 1994), later opinion, 883 F.Supp. 1144 (N.D.Ill. 1995), later opinion, 1995 U.S. Dist. LEXIS 12137 (N.D.Ill., Aug. 18, 1995), later opinion, 1995 U.S. Dist. LEXIS 14054 (N.D.Ill., Sept. 25, 1995); Johnson v. Steven Sims Subaru and Subaru Leasing, 1993 U.S. Dist. LEXIS 8078 (N.D.Ill., June 9, 1993), and 1993 U.S. Dist. LEXIS 11694 (N.D.Ill., August 20, 1993); McCarthy v. PNC Credit Corp., 1992 U.S. Dist. LEXIS 21719 (D.Conn., May 27, 1992); Kinsella v. Midland Credit Mgmt., Inc., 1992 U.S. Dist. LEXIS 1405, 1992 WL 26908 (N.D.Ill. 1992); Highsmith v. Chrysler Credit Corp., 18 F.3d 434 (7th Cir. 1994); Black v. Mitsubishi Motors Credit of America, Inc., 1994 U.S. Dist. LEXIS 11158 (N.D.Ill., August 10, 1994); Simon v. World Omni Leasing Inc., 146 F.R.D. 197 (S.D.Ala. 1992). Settlements in such cases include Shepherd v. Volvo Finance North America, Inc., 1-93-CV-971 (N.D.Ga.)((\$8 million benefit); McCarthy v.

PNC Credit Corp., 291 CV 00854 PCD (D.Conn.); Lynch Leasing Co. v. Moore, 90 CH 876 (Circuit Court of Cook County, Illinois) (class in auto lease case was certified for litigation purposes, partial summary judgment was entered, and case was then settled); Blank v. Nissan Motor Acceptance Corp., 91 L 8516 (Circuit Court of Cook County, Illinois); Mortimer v. Toyota Motor Credit Co., 91 L 18043 (Circuit Court of Cook County, Illinois); Duffy v. Security Pacific Automotive Financial Services, Inc., 93-729 IEG (BTM) (S.D.Cal., April 28, 1994).

20. Lundquist and Highsmith are leading cases; both held that commonly-used lease forms violated the Consumer Leasing Act. As a result of the Lundquist case, the Federal Reserve Board completely revamped the disclosure requirements applicable to auto leases, resulting in vastly improved disclosures to consumers.

21. **Collection practices:** The firm has brought a number of cases under the Fair Debt Collection Practices Act, both class and individual. Decisions in these cases include: Jenkins v. Heintz, 25 F.3d 536 (7th Cir. 1994), aff'd 115 S.Ct. 1489, 131 L.Ed.2d 395 (1995); Johnson v. Revenue Management Corp., 169 F.3d 1057, 1999 U.S. App. LEXIS 3142 (7th Cir. 1999); Keele v. Wexler & Wexler, 1996 U.S. Dist. LEXIS 3253 (N.D.Ill., March 18, 1996) (class), 1995 U.S. Dist. LEXIS 13215 (N.D.Ill. 1995) (merits), aff'd, 149 F.3d 589, 1998 U.S. App. LEXIS 15029 (7th Cir. 1998); Mace v. Van Ru Credit Corp., 109 F.3d 338, 1997 U.S. App. LEXIS 5000 (7th Cir., Mar. 17, 1997); Maguire v. Citicorp Retail Services, Inc., 147 F.3d 232, 1998 U.S. App. LEXIS 16112 (2d Cir. 1998); Young v. Citicorp Retail Services, Inc., 1998 U.S. App. LEXIS 20268 (2d Cir. 1998); Charles v. Lundgren & Assocs., P.C., 119 F.3d 739, 1997 U.S. App. LEXIS 16786 (9th Cir. 1997); Avila v. Rubin, 84 F.3d 222 (7th Cir. 1996), aff'g Avila v. Van Ru Credit Corp., 1995 U.S. Dist. LEXIS 461 (N.D.Ill., Jan. 10, 1995), later opinion, 1995 U.S. Dist. LEXIS 1502 (N.D.Ill., Feb. 6, 1995), later opinion, 1995 U.S. Dist. LEXIS 17117 (N.D.Ill., Nov. 14, 1995); Tolentino v. Friedman, 833 F.Supp. 697 (N.D.Ill. 1993), aff'd in part and rev'd in part, 46 F.3d 645 (7th Cir. 1995); Blakemore v. Pekay, 895 F.Supp. 972 (N.D.Ill. 1995); Oglesby v. Rotche, 1993 U.S. Dist. LEXIS 15687 (N.D.Ill., Nov. 4, 1993), later opinion, 1994 U.S. Dist. LEXIS 4866 (N.D.Ill., April 15, 1994); Laws v. Cheslock, 1999 U.S. Dist. LEXIS 3416 (N.D.Ill., Mar. 8, 1999); Davis v. Commercial Check Control, Inc., 1999 U.S. Dist. LEXIS 1682 (N.D.Ill., Feb. 12, 1999); Hoffman v. Partners in Collections, Inc., 1993 U.S. Dist. LEXIS 12702 (N.D.Ill., Sept. 15, 1993); Vaughn v. CSC Credit Services, Inc., 1994 U.S. Dist. LEXIS 2172 (N.D.Ill., March 1, 1994), adopted, 1995 U.S. Dist. LEXIS 1358 (N.D.Ill., Feb. 3, 1995); Beasley v. Blatt, 1994 U.S. Dist. LEXIS 9383 (N.D.Ill., July 14, 1994); Taylor v. Fink, 1994 U.S. Dist. LEXIS 16821 (N.D.Ill., Nov. 23, 1994); Gordon v. Fink, 1995 U.S. Dist. LEXIS 1509 (N.D.Ill., Feb. 7, 1995); Brujis v. Shaw, 876 F.Supp. 198 (N.D.Ill. 1995). Settlements in such cases include Boddie v. Meyer, 93 C 2975 (N.D.Ill.); and Cramer v. First of America Bank Corporation, 93 C 3189 (N.D.Ill.).

22. Jenkins v. Heintz is a leading decision regarding the liability of attorneys under the Fair Debt Collection Practices Act. I argued it before the Supreme Court and Seventh Circuit. Avila v. Rubin is a leading decision on phony "attorney letters."

23. Fair Credit Reporting Act: The firm has filed numerous cases under the Fair Credit Reporting Act, primarily as class actions. One line of cases alleges that lenders and automotive dealers, among others, improperly accessed consumers' credit information, without their consent and without having a purpose for doing so permitted by the FCRA. Important decisions in this area include: Cole v. U.S. Capital, Inc., 389 F.3d 719 (7th Cir. 2004), Murray v. GMAC Mortgage Corp., 434 F.3d 948 (7th Cir. 2006); Perry v. First National Bank, 459 F.3d 816 (7th Cir. 2006); Murray v. Sunrise Chevrolet, Inc., 441 F. Supp.2d 940 (N.D. Ill. 2006); Murray v. GMAC Mortgage Corp., 05 C 1229, ____ F.Supp.2d ____, 2007 U.S. Dist. LEXIS 26726 (N.D.Ill. April 10, 2007); Shellman v. Countrywide Home Loans, Inc., 1:05-CV-234-TS, 2007 U.S. Dist. LEXIS 27491 (N.D.Ind., April 12, 2007); In re Ocean Bank, 06 C 3515, 2007 U.S. Dist. LEXIS 28973 (N.D.Ill., March 16, 2007), later opinion, 2007 U.S. Dist. LEXIS 29443 (N.D. Ill., Apr. 9, 2007); Asbury v. People's Choice Home Loan, Inc., 05 C 5483, 2007 U.S. Dist. LEXIS 17654 (N.D.Ill., March 12, 2007); Claffey v. River Oaks Hyundai, Inc., 238 F.R.D. 464 (N.D.Ill. 2006); Murray v. IndyMac Bank, FSB, 461 F.Supp.2d 645 (N.D.Ill. 2006); Kudlicki v. Capital One Auto Finance, Inc., 2006 U.S. Dist. LEXIS 81103 (N.D. Ill., Nov. 2, 2006); Thomas v. Capital One Auto Finance, Inc., 2006 U.S. Dist. LEXIS 81358 (N.D. Ill., Oct. 24, 2006); Pavone v. Aegis Lending Corp., 2006 U.S. Dist. LEXIS 62157 (N.D. Ill., Aug. 31, 2006); Murray v. E*Trade Financial Corp., 2006 U.S. Dist. LEXIS 53945 (N.D. Ill., July 19, 2006); Bonner v. Home 123 Corp., 2006 U.S. Dist. LEXIS 37922 (N.D. Ind., May 25, 2006); Murray v. Sunrise Chevrolet, Inc., 2006 U.S. Dist. LEXIS 19626 (N.D. Ill., Mar. 30, 2006); and Murray v. Finance America, LLC, 2006 U.S. Dist. LEXIS 7349 (N.D. Ill., Jan 5, 2006). More than 15 such cases have been settled on a classwide basis.

24. Class action procedure: Important decisions include Crawford v. Equifax Payment Services, Inc., 201 F.3d 877 (7th Cir. 2000); Blair v. Equifax Check Services, Inc., 181 F.3d 832 (7th Cir. 1999); Mace v. Van Ru Credit Corp., 109 F.3d 338, 344 (7th Cir. 1997); and Gordon v. Boden, 224 Ill.App.3d 195, 586 N.E.2d 461 (1st Dist. 1991).

25. Landlord-tenant: The firm has brought a number of class actions against landlords for various matters including failing to pay interest on security deposits or commingling security deposits, breach of the warranty of habitability, improper late charges, and various violations of the CRLTO. Reported decisions include: Wang v. Williams, 343 Ill. App. 3d 495; 797 N.E.2d 179 (5th Dist. 2003); Onni v. Apartment Management and Investment Co., 344 Ill. App. 3d 1099; 801 N.E.2d 586 (2d Dist. 2003) (case challenging improper late charges, which later settled on a class basis for \$200,000); Dickson v. West Koke Mill Village P'Ship, 329 Ill.App.3d 341 (4th Dist. 2002). Illustrative cases include: Hale v. East Lake Management & Developmental Corp., et al., 00 CH 16139, in the Cook County Circuit Court, Judge Madden granted class certification for tenants who had not been paid their security deposit interest after the end of each twelve month rental period. The East Lake case later settled on a classwide basis for over \$400,000.

26. Some of the other reported decisions in our cases include: Elder v. Coronet Ins. Co., 201 Ill.App.3d 733, 558 N.E.2d 1312 (1st Dist. 1990); Smith v. Keycorp Mtge.,

Inc., 151 Bankr. 870 (N.D.Ill. 1992); Gordon v. Boden, 224 Ill.App.3d 195, 586 N.E.2d 461 (1st Dist. 1991), leave to appeal denied, 144 Ill.2d 633, 591 N.E.2d 21, cert. denied, U.S. (1992); Armstrong v. Edelson, 718 F.Supp. 1372 (N.D.Ill. 1989); Newman v. 1st 1440 Investment, Inc., 1993 U.S.Dist. LEXIS 354 (N.D.Ill. 1993); Mountain States Tel. & Tel. Co. v. District Court, 778 P.2d 667 (Colo. 1989); Disher v. Fulgoni, 124 Ill.App.3d 257, 464 N.E.2d 639, 643 (1st Dist. 1984); Harman v. Lyphomed, Inc., 122 F.R.D. 522 (N.D.Ill. 1988); Haslam v. Lefta, Inc., 1992 U.S.Dist. LEXIS 3623 (N.D.Ill., March 25, 1994); Source One Mortgage Services Corp. v. Jones, 1994 U.S.Dist. LEXIS 333 (N.D.Ill., Jan. 13, 1994).

27. Gordon v. Boden is the first decision approving "fluid recovery" in an Illinois class action. Elder v. Coronet Insurance held that an insurance company's reliance on lie detectors to process claims was an unfair and deceptive trade practice.

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